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Governments start employee health clinics

By KELLY CUCULIANSKY, Staff writer 

At a time when health care and insurance costs seem only to be rising, hundreds of city and county workers and their families will be getting doctor visits and some prescriptions for free.

In November, Flagler County and city of DeLand employees, retirees and dependents will be the first in the area to have the option of going to a health center that's designed to cut out the middleman.

Governments across the country are starting their own health centers, officials say, because giving away basic services costs less than the conventional system of employees seeing primary doctors in their insurance networks.

Health centers aren't mandatory for workers and won't replace specialist visits, but if enough workers take advantage of the clinics, officials say governments will reap savings by avoiding administrative costs from insurance agencies.

"You're taking care of all the overhead and everything yourself so there's no markup in the equation at all," said DeLand City Manager Michael Pleus, where 360 employees, retirees and dependents are eligible to use the clinic. "We just pay the third-party administrator a flat rate per employee to administer all that."

Many governments throughout Florida -- including Flagler County and DeLand -- are turning to CareHere to manage employee health centers. The Tennessee-based company has helped establish 13 clinics statewide and about 90 across the country.

CareHere handles hiring, paperwork and scheduling visits. Drug screenings, injuries on the job and basic health issues, such as the common cold, would be among typical clinic responsibilities.

Generic prescription drugs would be available free, which officials said will save the governments hundreds of dollars compared to name-brand prices.

If at least 20 percent of employees use the clinic, DeLand could save nearly \$800,000 over three years, according to CareHere. Flagler County could see as much as \$1.8 million in savings for that same time period.

Other cities with established clinics, such as Ocoee, Titusville and Port St. Lucie, report success and savings.

The care centers seem to be a fast-growing trend, though the Florida League of Cities doesn't track them, a spokeswoman said.

School districts in Florida are also signing up, and several cities are in the process of researching it, including Palm Coast.

'WE'RE ALL GOING TO THE DOCTOR'

After watching her co-pays and premiums increase in the six years she's been working for DeLand, office assistant Coco Montañez said she's eager for the clinic doors to open. Co-payments are now \$25 to see a primary care doctor, compared to \$10 when she first signed up with her three family members.

Montañez, who has a condition that causes anemia, is supposed to see a primary care doctor at least once every three months for bloodwork but can't afford the co-pays.

"I just don't do it," she said. "When I'm feeling a little bit low, I just eat more vegetables."

She said her family will definitely be giving the clinic a chance and look forward to taking care of issues like the flu early on.

"Personally, I told my whole family, 'Look, when the clinic opens, we're all going to the doctor. Everybody's due,'" she

That's the response DeLand manager Pleus is hoping for, which not only saves the city money on insurance costs but also changes the way disease management and preventative care is handled.

"You're trying to change employee behavior from reactionary to being proactive," Pleus said. "You're trying to get them to manage chronic diseases as opposed to going to the hospital or an expensive specialist when it gets so bad that they have no choice but to do that."

PARTNERING ON CLINICS

DeLand saw double-digit increases in health insurance for several years. Last year, the city shifted about 10 percent of the cost to employees -- the most for any city in Volusia County.

Giving employees a nearby clinic, open 16 hours a week with 20-minute appointment slots, is all part of the plan to get them to use it and bring down costs.

With a Victoria Park location near Interstate 4, future partnering with nearby cities like Deltona, Orange City or DeBary would make it a more efficient operation and allow the clinic to be open more hours, Pleus said. The city is spending about \$30,000 a year to lease the space from Florida Hospital.

Farther south, the cities of Ocoee and Apopka have clinics through CareHere and share two sites so patients can use the location that's most convenient to them.

Two years into the program, Ocoee, which has a self-funded insurance program, is saving about \$800,000 a year, said Jim Carnicella, human resources director.

"Our worker's comp claims have fallen off to almost nothing," he said, because incidents are being handled through the clinic.

Doctor visits at the clinic cost Ocoee less than \$100, compared to the average \$225 it spends under the health care plan, in addition to employee co-pays.

Flagler County, also self-insured, will see its costs for doctor visits cut almost in half. Some employees won't have to go very far with a clinic that will be located in Flagler's Emergency Operations Center in Bunnell, which won't cost the county any money in rent.

About 1,500 employees, retirees and dependents are eligible for appointments available 24 hours a week. Flagler County isn't talking to other governments about partnering yet, though it could in the future, said Joe Mayer, human resources director.

"We've thought of that, but wanted to wait until we have some success here," he said.

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